



Executive Resource Guide

STATE OF FLORIDA

and

***U.S. DEPARTMENT OF HOUSING
&
URBAN DEVELOPMENT***

***Program Coordination Meeting
May 15, 2006***



May 15, 2006

Dear Florida Colleagues:

On behalf of HUD Secretary Alphonso Jackson, I am proud to present this *Resource Guide* to you at this fourth annual *U.S. HUD/Florida Program Coordination Meeting*. The enclosed materials describe the major programs of HUD and our Florida operations.

Region IV is composed of thirteen Field Offices in the eight Southeastern states and the Caribbean. Our 1,300 employees are charged with serving one of the fastest-growing regions of the nation with over 51.5 million people, representing more than 17% of the total U.S. population.

Our Region, including the 241 Florida HUD staff, has a reputation for superior customer service. With Florida's unprecedented eight hurricanes and four tropical storms over the past two years, this value is helping communities rebuild from these devastating natural disasters.

HUD's major client groups include the real estate and homebuilding industries, state and local governments, public housing agencies, fair housing organizations, and not-for-profit entities that deliver needed services and resources to their respective communities.

Several Florida Agencies are key partners in our mission. Working with the state and federal governments, and our private sector partners, we have been able to make a meaningful difference in the lives of thousands of Floridians. It is gratifying that in 2004, the Department provided over \$166 million to Florida in hurricane disaster funding, and in 2005, we supplied the State with \$82 million in disaster recovery assistance.

During fiscal year 2005, ending September 30, 2005, the Department cumulatively invested nearly \$5 billion in Florida, not including the additional hurricane-related disaster assistance disbursed in this current fiscal year. This investment, together with our collaborative work and commitment, has improved the vitality of neighborhoods and communities throughout the State.

I am pleased to have the opportunity to continue our important work and we will stand ready to assist the State of Florida in the efficient delivery of needed HUD programs and services.

Sincerely,

A handwritten signature in black ink, appearing to read "Bob Young", is positioned above the printed name.

Bob Young
Regional Director



HUD Executive Resource Guide for the State of Florida

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TAB 1

HUD's Mission



HUD's Mission Statement

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.

To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships—particularly with faith-based and community organizations—that leverage resources and improve HUD's ability to be effective on the community level.

HUD Priority Initiatives

- **Reducing Regulatory Barriers to Affordable Housing**
<http://www.hud.gov/initiatives/affordablecom.cfm>
- **Energy Star: Save Money & Energy in HUD/FHA Assisted and Financed Housing** <http://www.hud.gov/energy/>
- **HUD's Faith-Based and Community Initiatives**
<http://www.hud.gov/initiatives/fbci/index.cfm>
- **Ending Chronic Homelessness**
<http://www.hud.gov/initiatives/homeless.cfm>



Fiscal Year 2007 Budget Overview

The \$33.6 billion budget President Bush has proposed for the U.S. Department of Housing & Urban Development (HUD) for fiscal year 2007, seeks to build on success and lend a compassionate hand to Americans in need while using taxpayer money more wisely and reforming programs in need of repair.

An increase over last year's \$28.5 billion budget, the FY 2007 spending proposal represents a continued commitment to expand programs to increase homeownership, promote affordable rental housing for families and individuals, and aggressively pursue policies to move homeless individuals into permanent housing.

To read more about HUD's 2007 Budget, visit HUD's website:
<http://www.hud.gov/about/budget/fy07/fy07budget.pdf>

In presenting the spending plan, HUD Secretary Alphonso Jackson remarked that, "HUD's proposed 2007 Budget places a premium on demonstrating results and allows HUD to sustain our core programs that are built on compassion while we continue to improve the way we serve communities around this country."

The proposed budget reflects this intent through three broad, yet focused strategic goals:

- 1. Promoting Economic Opportunity and Ownership*
- 2. Serving Society's Most Vulnerable*
- 3. Reforming HUD Programs to Make Government More Effective*

Promoting Economic Opportunity and Ownership

More Americans, including more minority families, own their own homes than ever before. In June 2002, President Bush challenged the nation to increase the number of minority homeowners by 5.5 million by the end of this decade. Since the President issued his challenge, 2.4 million minority families have joined the ranks of homeowners. The 2007 budget includes increases to several programs that advance the President's goal of creating an ownership society:

- **Transforming FHA** - HUD has proposed transforming the Federal Housing Administration to include updating decades-old requirements that severely limit FHA's ability to reach the very homeowners it was created to serve. HUD will propose amending the *National Housing Act* to allow FHA to offer new mortgage options to benefit lower income borrowers who currently are forced to turn to nonprime, high-risk mortgage products to purchase their homes. This proposal will restore FHA to fulfill its mission to give families a safe deal at a fair price.
- **HOME Investment Partnerships (HOME) Program** - HOME is the largest federal block grant program dedicated to creating affordable housing for low-income families. The Administration proposes \$1.9 billion for the HOME program in 2007, an increase of \$123 million from this year. Each HOME dollar allocated to a local jurisdiction traditionally stimulates more than three dollars from other public and private sources.
- **America's Affordable Communities Initiative** - Unnecessary, excessive or exclusionary federal, state and local regulations increase development costs and limit the ability of housing providers to build high quality affordable housing. Removal of regulatory barriers is an essential component to address the needs of low and moderate-income families. All proposed HUD rules, regulations, notices and mortgagee letters are now carefully reviewed to ensure they enhance rather than restrict housing affordability. Through the *Regulatory Barriers Clearinghouse* (www.regbarriers.org), the Department is committed to work with states and local communities to address these issues.

- **The American Dream Down payment Initiative (ADDI)** - The 2007 Budget provides \$100 million to help first-time homebuyers overcome the biggest obstacles to homeownership - down payment and closing costs. Since President Bush signed this initiative into law, ADDI has helped nearly 14,000 families to purchase their first home, nearly half of whom are minority.
- **Self-Help Homeownership Opportunity Program (SHOP)** - The Budget proposes \$40 million for HUD's SHOP Program, which allows lower income families to purchase their first home through their own "sweat equity." Those who benefit from SHOP funds must contribute at least 100 hours of their own labor to help make a house their home.
- **Housing Counseling** - The proposed budget requests \$45 million (a \$3 million increase) to support hundreds of housing counseling programs across the country. These counseling programs prepare families for buying their first home, help them steer clear of predatory lending practices and assist current homeowners to avoid default. Housing counseling is the most cost effective way to educate renters and homeowners to help them make informed financial choices and avoid high-risk, high-cost loans that place them at greater risk of foreclosure.
- **Fair Housing** - In order to meet President Bush's goal of increasing minority homeownership, it is critical that every American has access to housing of their choice, free from discrimination. For FY 2007, the budget includes \$45 million to support enforcement, education and outreach efforts to combat illegal discrimination across the country. This requested amount also supports HUD's ongoing efforts to ensure displaced families from the Gulf Coast hurricanes are not further victimized by those who would deny them housing based on their race, religion, sex, family status and disability.

Serving Society's Most Vulnerable

- **Continuum of Care** - The President is proposing a record level of funding to house and serve homeless persons and families. The 2007 Budget provides \$1.5 billion through HUD's *Continuum of Care* homeless assistance grants, \$209 million more than in 2006. This funding will provide emergency, transitional, and permanent supportive housing to more than 160,000 persons.
- **Housing Opportunities for Persons with AIDS (HOPWA)** - The budget seeks \$300 million to support stable housing, improved access to health care and more supportive services for low-income persons living with HIV/AIDS, an increase of \$14 million over FY 2006. Through formula grants to states and local communities, as well as competitively awarded grants, these resources will provide critically needed housing assistance to more than 75,000 families.
- **Rental Assistance for Low-Income Housing** - The 2007 HUD Budget proposes a \$502 million increase in funding for the *Housing Choice Voucher Program*. This significant increase to the voucher program, in addition to a \$639 million increase to Section 8 Project-Based rental assistance, will allow HUD to renew all existing rental housing assistance contracts, with an opportunity to help even more low-income families to afford decent rental housing. HUD estimates that combined, these two programs will help 3.4 million American families afford a decent home.
- **Housing for the Elderly and Persons with Disabilities** - The FY 2007 Budget proposes funding for approximately 3,000 additional housing units for the elderly and persons with disabilities. All expiring rental assistance contracts are being renewed and amendment funds are available for qualifying increased costs of pipeline construction projects. Funds will also be available to provide supportive services through Service Coordinator Program and through the Assisted Living Conversion Program.

Reforming HUD Programs to Make Government More Effective

- **Promoting Local Control and Flexibility** - HUD provides rental subsidies to approximately 4.8 million households nationwide. The Section 8 Program provides two sources of rental assistance, one is tenant-based (The Housing Choice Voucher Program) and the second is project-based (the Section 8 Project Based Rental Assistance Program). The Housing Choice Voucher Program funded with \$16 billion, is the government's largest housing assistance program. In 1998, project-based and tenant-based Section 8 Programs consumed 42% of HUD's annual budget. That percentage rose to 57% by 2005, and will surpass 62% in 2007. This rate of increase, combined with an extremely complex set of laws and rules that govern the program, has limited its effectiveness. Building on changes that began in 2005, the Administration proposes expansion of converting from a "unit-based" allocation system to a "dollar-based" system. Under this approach, these changes will provide a more efficient and effective program resulting in benefits and rewards for good management and helping low-income families more easily obtain decent, safe and affordable housing.
- **The Community Development Block Grant (CDBG) Program** - will be funded at a proposed \$3 billion. In addition, the 2007 budget proposes to reform the CDBG Program to more effectively contribute to local community and economic progress. Formula changes will be proposed to direct more of the program's base funding to communities that cannot meet their own needs. Bonus funds will be available to communities that demonstrate the greatest progress in expanding homeownership and economic opportunity for their residents.

Empowered by the resources provided for and supported by HUD's proposed FY 2007 Budget, new success stories will be written and our communities and the entire nation will grow stronger – and more citizens will come to know the American Dream for themselves.

NOTE: For a detailed summary of HUD's 2007 Budget, visit HUD's website:
<http://www.hud.gov/about/budget/fy07/fy07budget.pdf>

TAB 2

HUD's Organization in Florida



HUD Organization in Florida

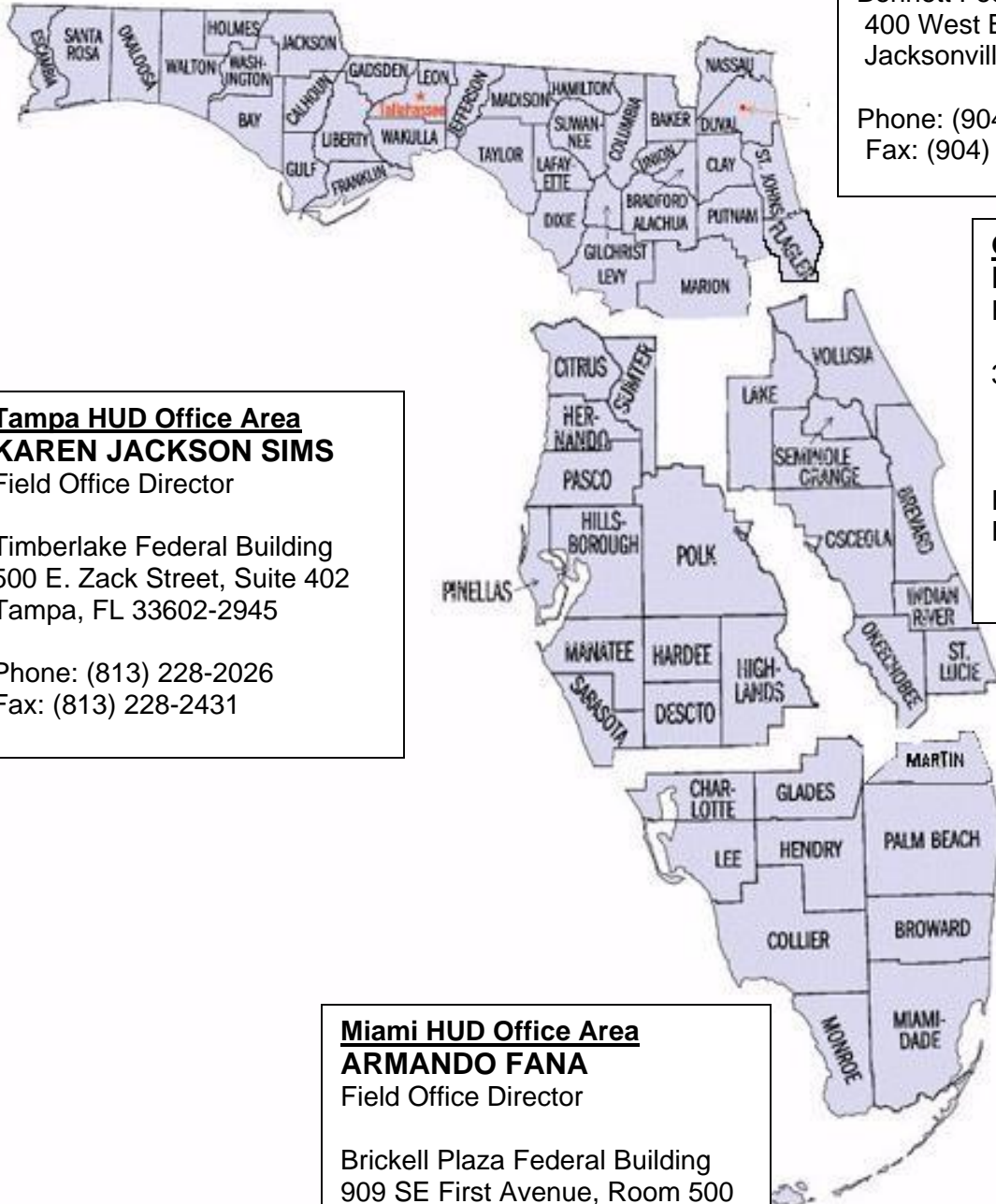
HUD administers its program activities in Florida through Field Offices located in Jacksonville, Miami, Tampa, and Orlando. Our Field Office Directors are the primary management officials in each of these cities. They are responsible for the implementation and coordination of HUD programs in each of the offices while working with respective communities and elected leaders to address important issues in their respective jurisdictions.

These four Florida-based Offices are part of HUD's Southeast / Caribbean Region¹, which is comprised of fourteen Field Offices led by a Regional Director. In addition to Florida, the other states in this regional jurisdiction include Alabama, Mississippi, Kentucky, Tennessee, North and South Carolina, Georgia, Puerto Rico and the U.S. Virgin Islands.

The map on the following page illustrates the office jurisdictions and the corresponding Field Office Directors. In addition to working with communities in the North Florida jurisdiction, the Jacksonville Field Office also provides funding and technical support, directly to Florida State agencies in the implementation of HUD programs.

¹ HUD's Southeast / Caribbean Region includes 14 offices in eight states and Puerto Rico

HUD Offices in Florida



Jacksonville HUD Office Area

J. NICHOLAS SHELLEY

Field Office Director

Bennett Federal Building #1015
400 West Bay Street
Jacksonville, Florida 32202

Phone: (904) 232-2627

Fax: (904) 232-3759

Tampa HUD Office Area

KAREN JACKSON SIMS

Field Office Director

Timberlake Federal Building
500 E. Zack Street, Suite 402
Tampa, FL 33602-2945

Phone: (813) 228-2026

Fax: (813) 228-2431

Orlando HUD Office Area

Buz Ausley

Field Office Director

3751 Maguire Boulevard,
Suite 270
Orlando, FL 32803-3032

Phone: (407) 648-6441

Fax: (407) 648-6310

Miami HUD Office Area

ARMANDO FANA

Field Office Director

Brickell Plaza Federal Building
909 SE First Avenue, Room 500
Miami, FL 33131-3028

Phone: (305) 536-4456

Fax: (305) 536-5765



HUD Programs in Florida

The following is a description of HUD's programs administered through our program divisions in each field office. Key contact persons and their email addresses are listed in order to assist state agencies in obtaining information and assistance.

FEDERAL HOUSING ADMINISTRATION (FHA): Since insuring the nation's first long-term, amortizing mortgage in 1934, the Federal Housing Administration (FHA) has helped millions of families obtain affordable rental housing and to reach their dream of homeownership. FHA administers the Government's oldest Housing Program, providing access to homeownership and affordable rental housing for individuals and families.

1. SINGLE FAMILY HOUSING PROGRAMS

In Fiscal Year 2005, \$2.62 billion in Federal Housing Administration (FHA) Single-family mortgage endorsements were made in Florida, representing 25,344 home loans² along with over \$665,036 in housing counseling grants.

In recent years FHA's single-family market share has decreased partially due to not adapting to modern standards for fast, flexible processing. FHA is now overhauling its operating procedures to be compatible with conventional and non-prime loan processes aimed at reclaiming its once significant share of the single-family mortgage market. The 203(b) Mortgage Insurance Program is HUD's flagship housing / homeownership financing program and one through which millions of Americans have purchased homes. Through our Single Family FHA Programs, a household may purchase or refinance their principal residence. A lending institution – such as a mortgage company, bank, savings and loan association – funds the mortgage loan, and HUD / FHA insures the mortgage. HUD / FHA insures the loan, but we do not originate it. A borrower must meet FHA underwriting standards and is eligible for 97% financing which includes the up-front mortgage insurance premium.

HUD/FHA Single Family Housing Programs in Florida are administered by our Atlanta-based Home Ownership Center (HOC) which have out-stationed staff located in each of our Florida Offices.

Contact: **Charles Gardner**, Director, HUD Atlanta HOC
Phone: (404) 331-4127 / Fax: (404) 331-6469
Email: charles_e.gardner@hud.gov

Detailed information on HUD's Single Family Housing Programs may be found on HUD's website at:
<http://www.hud.gov/offices/hsg/sfh/ins/singlefamily.cfm>

² 1st-time homebuyers represent 46.7%, or 11,842 of the total number of FHA loans in Florida during 2005. This compares with 56.3%, or 26,426 (of the 46,924) FY2004 1st-time buyer / FHA customers.

2. MULTI-FAMILY HOUSING DIVISION

HUD / FHA Housing Programs are key components and partners in the development of affordable rental housing with mortgage insurance used by FHA-approved lenders to facilitate the construction, substantial rehabilitation, purchase and refinancing of multifamily projects and healthcare facilities. FHA mortgage insurance covers the lender if a borrower defaults on the insured loan.

- **Section 8** program helps low-income households rent privately-owned housing units and it can consist of two distinct forms of subsidy – tenant-based “rental vouchers,” or “project-based – both channel federal resources directly to private owners as an incentive to build and maintain affordable housing.
- **Section 202** is a grant program that provides a “capital advance” to finance the construction, rehabilitation, or acquisition of structures providing supportive housing for elderly persons to live independently.
- Similarly, the **Section 811** is a grant program that operates in the same manner as the *Section 202 Program* but provides supportive housing for the disabled / handicapped along with rental subsidies to cover the difference between operating costs and a tenant’s contribution.

The Jacksonville Multifamily HUB, administers multifamily (FHA) insured and subsidized housing programs in Florida, Mississippi, and Alabama with staff in Orlando, Miami, Tampa, Birmingham, and Jackson. As of 9/30/05, the Department had 927 FHA-insured multifamily properties in Florida with 105,722 total units – 49,258 (46.6%) of which were subsidized units in 673 rent-assisted properties throughout the State. The total value of these mortgages was \$3,422,891,077, and the annual subsidy amount for all FHA-insured / subsidized multifamily properties in Florida for FY2005 was \$548,300,857.

Contact: **Ferdinand R. Juluke**, Director, Multifamily HUB-Jacksonville
Phone: (904) 232-1777, ext. 2133 / Fax: (904) 232-1532
Email: Ferdinand_Juluke@hud.gov

Jim Branson, Acting Director-HUD Jacksonville Program Center
Phone: (904) 232-1777, ext. 2016 / Fax: (904) 232-2217
Email: James_D._Branson@hud.gov

Patrick Silver, Director - HUD Miami Program Center
Phone: (305) 536-4498 / Fax: (305) 536-4789
Email: Patrick_F._Silver@hud.gov

Nikki Spitzer, Director - HUD Tampa Program Center
Phone: (813) 228-2026, ext. 2103 / Fax: (813) 228-2333
Email: Nikki_A._Spitzer@hud.gov

Detailed information on HUD’s Multifamily Housing programs may be found on HUD’s website at:
<http://www.hud.gov/offices/hsg/mfh/prodesc/prodesc.cfm>

3. PUBLIC AND INDIAN HOUSING (PIH) DIVISION

HUD's Office of Public and Indian Housing provides funding and oversight of local public housing agencies (PHAs). It is the responsibility of local PHAs to provide decent, safe and sanitary rental housing for low-moderate income families, the elderly, persons with disabilities, and various native-American Indian Tribes. There are approximately 1.3 million households living in public housing units, managed by some 3,300 local public housing authorities nationwide.

In FY 2005, a total of \$841,050,196 in HUD funding was provided in Florida to the 111 Public Housing Authorities (PHAs) across the State, who manage 129,575 housing units, including administration of rental assistance to 89,991 families with "Section 8" Rental Vouchers.

Section 8 Housing Choice Vouchers Program

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. *Housing Choice Vouchers* are administered locally by public housing agencies (PHAs) that receive federal funds from the HUD to administer the Voucher Program.

There are two Public Housing "HUBs" within Florida; one each in the Miami and Jacksonville Offices. These two divisions administer the Public Housing and *Section 8 Voucher Programs* in the State, as well as seven (7) other Public Housing Programs.

Contact: **John Niesz**, PIH Director, HUD Jacksonville Office
 Phone: (904) 232-1777, ext. 2142 / Fax: (904) 232-1721
 Email: john_g_niesz@hud.gov

Karen Cato-Turner, PIH Director, HUD Miami Office
 Phone: (305) 536-4443 / Fax: (305) 536-5663
 Email: karen_cato-turner@hud.gov

Detailed information on Public / Indian Housing Programs may be found on HUD's website at:
<http://www.hud.gov/progdesc/pihindx.cfm>

4. COMMUNITY PLANNING AND DEVELOPMENT (CPD)

In fiscal year 2005, a total of \$318,791,531 in funding was made in Florida through Community Development (CPD) Programs administered through the Jacksonville and Miami Field Offices. Jacksonville's jurisdiction includes North and Central Florida along with all CPD funding going to the State of Florida. The Miami CPD Division serves the 10 southernmost Florida counties.

CPD provides most of its funding through 72 "entitlement" cities and urban counties³ and to the State of Florida. These programs include:

- *Community Development Block Grant (CDBG) Program*
- *HOME Affordable Housing Program*
- *Emergency Shelter Grant (ESG) Program*
- *Housing Opportunities for Persons with AIDS (HOPWA) Program*

The amount of funding within each program is determined nationally by formulas, which are set by Congress. A description of the formula allocation is contained in Appendix 2. CPD also manages all competitive HUD Homeless Programs in the state as well as other competitive programs that are included in a consolidated *Notice of Funds Availability* (SuperNOFA), which contains all HUD grants available each year.

Contact: **Gary Causey**, CPD Director, HUD Jacksonville Office
Phone: (904) 232-1777, ext. 2077 / Fax: (904) 232-3617
Email: Gary_A._Causey@hud.gov

Maria Ortiz, CPD Director, HUD Miami Office
Phone: (305) 536 -5678, ext. 2223
Email: Maria_R._Ortiz@hud.gov

Linda Shively, CPD Contact for Florida Agencies Using CPD
Funds, HUD Jacksonville Office
Phone: (904) 232-1777, ext. 2106 / Fax: (904) 232-1360
Email: linda_shively@hud.gov

A detailed description of each of the 24 programs of CPD may be found on HUD's website:
http://www.hud.gov/offices/cpd/about/cpd_programs.cfm

³ New 2005 entitlement jurisdictions are Port Orange and Miami Gardens. Florida also has 36 HOME participating jurisdictions; 22 Emergency Shelter Grant recipients and 11 HOPWA Grantees

5. FAIR HOUSING AND EQUAL OPPORTUNITY (FHEO) DIVISION

HUD's Office of Fair Housing & Equal Opportunity (FHEO) administers federal laws and national policies that ensure all Americans have equal access to the housing of their choice. Particular activities carried out by the Office include implementing and enforcing the Fair Housing Act, and other Civil Rights Laws, including:

- *Title VI of the Civil Rights Act of 1965;*
- *Section 109 of the Housing and Community Development Act of 1974;*
- *Section 504 of the Rehabilitation Act of 1973;*
- *Section 3 of the Housing & Urban Development Act of 1968;*
- *Title II of the Americans with Disabilities Act of 1990;*
- *The Age Discrimination Act of 1975;*
- *Title IX of the Educational Amendments Act of 1972;*
- *The Architectural Barriers Act of 1968;*
- Numerous *Executive Orders* (11063, 12892, 12259, 11478 and 12432)

Fair Housing Assistance Program (FHAP) is designed to build a coordinated intergovernmental effort to further fair housing. Funding is distributed to certified state and local fair housing enforcement agencies and is used to cover the costs of processing complaints, training personnel and providing technical assistance.

Fair Housing Initiatives Program (FHIP) provides funding for educational symposia, production of fair housing materials for distribution, conducting outreach through electronic and print media and to persons with disabilities. Any public or private organizations that are formulating programs to prevent or eliminate housing discriminatory practices are eligible to apply for funding.

The Division Director for *Fair Housing and Equal Opportunity Programs* is located in the Miami Office with staff in the Orlando, Jacksonville, and Tampa Offices. The Division is responsible for enforcement of the *Fair Housing Act*, *Section 504 Program* requirements (persons with disabilities), and other Equal Opportunity requirements of the Department.

The Division also provides annual grant funding to 11 *Fair Housing Assistance Program* (FHAP) grantees and 21 *Fair Housing Initiative Program* (FHIP) grantees within Florida. Funding for the Florida Commission on Human Relations is made through the HUD's Southeast / Caribbean Regional Office in Atlanta.

Contact: Candace M. Tapscott, FHEO Director, HUD Miami Office

Phone: (305) 536-4479 / Fax: (305) 536-4863

Email: [Candace M. Tapscott@hud.gov](mailto:Candace.M.Tapscott@hud.gov)

A detailed description of each FHEO program may be found on HUD's website at <http://www.hud.gov/progdsc/fheoindx.cfm>

6. OTHER HUD PROGRAM ACTIVITIES

Environmental Requirements:

The provision of assistance on certain Federal laws and regulations on meeting HUD environmental requirements is located in the HUD Atlanta Office:

Contact: Harry Walls

Phone: (404) 331-5001 x2560 / Fax: (404) 730-2853

Email: Harry_T_Walls@hud.gov

Detailed information on HUD environmental requirements may be on HUD's website at:
www.hud.gov/offices/cpd/energyenviron/environment/index.cfm

Labor Standards Requirements:

The provision of assistance in meeting HUD labor standards requirements is located in the HUD Jacksonville Office:

Contact: Ira Hawkins

Phone: (404) 331-5001 x2062 / Fax: (404) 730-2853

Email: Ira_C_Hawkins@hud.gov

Detailed information on HUD labor standard requirements may be found on HUD's website at:
www.hud.gov/library/bookshelf14/

Acquisition/Relocation Requirements:

The provision of assistance in meeting HUD acquisition and relocation requirements is administered through the HUD Atlanta Regional Office:

Contact: Phillip Fortenberry

Phone: (404) 331-5001, ext. 2550 / Fax: (404) 331-6997

Email: phillip_j_fortenberry@hud.gov

Detailed information on Acquisition / Relocation requirements may be found on HUD's website at:
www.hud.gov/offices/cpd/library/relocation/index.cfm

Migrant and Seasonal Farmworker Concerns:

In Florida the provision of assistance through HUD's Southwest Border, Colonias and Migrant/Farm worker Initiative is accomplished through the Miami Field Office.

Contact: Christine Talcott-Roberts

Phone: (305) 536-5678, Ext. 2214 / Fax: (305) 536-5765

Christine.Talcott-Roberts@hud.gov

Further information on HUD's Farm worker Initiative in Florida may be found at:

www.hud.gov/local/shared/working/groups/frmwrcolnfl/toolkit.cfm?state=fl

Public Affairs – HUD / Florida:

Media / public relations and event management for all four HUD Florida Offices is administered through the Miami Office coordinated by public information officers in each of the Florida Field Offices:

Contact: Gloria Shanahan, Regional Public Affairs Officer

Phone: (305) 536-4652

Fax: (305) 536-5765

Email: gloria_shanahan@hud.gov

Further information about HUD's media and public relations may be found at:

www.hud.gov/local/index.cfm?state=fl&topic=news and <http://www.hud.gov/news/index.cfm>

TAB 3

HUD's Investment in Florida



HUD Grants to Florida State Agencies

FY2004-2006

HUD provides annual grant funds directly to the five (5) Florida State Agencies listed below. These funds provide assistance to local governments and non-profit groups that do not receive direct HUD funding. With the exception of *Fair Housing Assistance Grants* provided to the Florida Commission on Human Relations, the need for and use of these funds are identified in the State of Florida's *Consolidated Plan*.

Funds provided by HUD are distributed by grant formulas that are set by Congress. A description of these formulas can be found in appendix 2. The grants provided directly to the State for the last three federal fiscal years are:

STATE AGENCY	PROGRAM	FY2004	FY2005	FY2006
Dept. of Community Affairs	Community Development Block Grant	\$33,341,184	\$31,654,546	\$29,257,212
Florida Housing Finance Corporation	HOME Affordable Housing Program	\$25,426,942	\$22,815,823 ⁴	\$21,885,471
Dept. of Children and Families	Emergency Shelter Grants Program	\$2,748,657	\$ 2,774,084	\$2,780,348
Dept. of Health	Housing Opportunities for Persons with AIDS	\$4,063,000	\$ 3,581,000	\$3,313,000
Florida Commission on Human Relations	Fair Housing Assistance Program	Annual Competition	Annual Competition	Annual Competition
TOTAL		\$65,579,783	\$60,825,453*	\$57,235,031*

**Earmarked for State Programs beginning each year - July 1*

More information on grants provided to states can be found at:
http://www.hud.gov/offices/cpd/about/cpd_programs.cfm



HUD's FY 2005 Investment in Florida

Figures are in (\$) millions

In addition to funds awarded directly to Florida, HUD provides funding in the form of grants directly to cities, counties, non-profits, colleges/universities, public housing agencies, and others on an annual basis. HUD also provides multi-family rental subsidy assistance to apartment complexes statewide, and provides mortgage insurance commitments for both single family and multi-family mortgages. As of 9/30/05, these funds totaled nearly \$4.3 billion annually⁵ as follows:

Single Family Housing Programs	\$ 2,622,274,939⁶
Public Housing Programs	\$ 841,050,196
Multifamily Housing Programs	\$ 548,300,857
Community Planning and Development Programs	\$ 318,791,531⁷
Fair Housing and Equal Opportunity Programs	<u>\$ 2,557,858</u>
Total	\$4,332,975,381 ⁸

⁵ This figure does not include the total HUD-related Hurricane Disaster Assistance to the State, which exceeds \$82 million, and was awarded early in fiscal year 2006.

⁶ Includes \$665,036 in single-family housing counseling grants

⁷ Includes direct funding to State of Florida of \$57,235,031

⁸ All Program Funding is as of September 30, 2005 – the end of the Federal Fiscal Year



Summary of HUD's Florida Disaster Assistance Funding

This section is a summary of HUD funding to assist Florida's hurricane recovery efforts:⁹

On December 30, 2005, President Bush signed *Supplemental CDBG Appropriation* legislation providing \$11.5 billion in disaster relief to five Gulf Coast states. In late January 2006, Housing and Urban Development (HUD) Secretary Alphonso Jackson, announced HUD's plan to allocate disaster funding among the five Gulf Coast states impacted by Hurricanes Katrina, Rita and Wilma. The emergency funding was provided through HUD's Community Development Block Grant (CDBG) Program to specifically assist Louisiana, Mississippi, Florida, Alabama and Texas in their long-term recovery efforts. An allocation of \$82,904,000 was made to Florida.

The CDBG funding was allocated based on Congress' intent that areas of highest need and with greatest concentration of destruction receive priority consideration. In allocating the *Supplemental CDBG Appropriation*, HUD analyzed data from several different sources, and allocated 55% percent of the funds toward unmet housing needs - particularly the unmet needs of homeowners who likely would have purchased flood insurance had they known they were at significant flood risk.

CDBG is one of HUD's oldest and most flexible programs.¹⁰ The rehabilitation of affordable housing and construction of public facilities and improvements have traditionally been the largest uses of the grants, although CDBG is also an important catalyst for job growth and business opportunities.

More information on HUD's Hurricane Disaster Assistance can be found at:
<http://www.hud.gov/katrina/index.cfm>

⁹ Summary of recent Community Planning & Development (CPD) Disaster funds:
1996 \$6,337,634; **1998** \$512,116 - \$20,242,000 and \$4,687,000; **2005** \$100,915,626; **2006** \$82, 904,000

¹⁰ Since 1974, HUD's Community Development Block Grant (CDBG) Program has allocated approximately \$116 billion to state and local governments to target their own community development priorities.

TAB 4

Appendix



Appendix 1

Web References

HUD Websites, www.hud.gov and www.espanol.hud.gov offer information about its programs, organization, initiatives, and other resources pertinent to citizens and to the specific clients the Department serves. It contains pages for each state; Florida's HUD website is www.hud.gov/florida. On many pages, the HUD Florida site links to the www.MyFlorida.com website maintained by the State of Florida. HUD web pages of particular interest to Florida state agencies are:

GENERAL SITES

- *2006 Grant Funds Available:*
www.hud.gov/offices/adm/grants/fundsavail.cfm#grants
- *Faith Based Initiatives:*
www.hud.gov/local/shared/working/faithbased/ivfaithbased.cfm?state=fl
- *Migrant Farm Worker Initiatives:*
www.hud.gov/local/shared/working/groups/frmwrkcolnfl/toolkit.cfm?state=fl
- *Environmental Compliance:*
www.hud.gov/offices/cpd/energyenviron/environment/index.cfm
- *Real Estate Acquisition/Relocation:*
www.hud.gov/offices/cpd/library/relocation/index.cfm
- *HUD News Releases in Florida:* www.hud.gov/local/fl/news/localnews.cfm
- *Labor Standards and Davis Bacon Act Requirements:*
www.hud.gov/library/bookshelf14/

HUD HOUSING PROGRAMS

- *Multi Family Housing Programs:*
www.hud.gov/local/fl/working/localpo/mfhsg.cfm
- *Single Family Housing Programs:*
www.hud.gov/local/fl/working/localpo/sfhsg.cfm
- *Public Housing Programs:* www.hud.gov/local/fl/working/localpo/pih.cfm

COMMUNITY DEVELOPMENT PROGRAMS

- Community Development Block Grants to States:
www.hud.gov/offices/cpd/communitydevelopment/programs/stateadmin/index.cfm
- Economic Development Initiative:
www.hud.gov/economicdevelopment/index.cfm
- Home Investment Partnership Program:
www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm
- Special Needs Assistance Programs: www.hud.gov/homeless/index.cfm
- Consolidated Plans:
www.hud.gov/offices/cpd/about/conplan/local/fl/index.cfm
- Housing Opportunities for Persons with AIDS:
www.hud.gov/offices/cpd/aidshousing/programs/index.cfm

FAIR HOUSING AND EQUAL OPPORTUNITY PROGRAMS

- Fair Housing and Equal Opportunity: www.hud.gov/progdesc/fheoindx.cfm

Appendix 2



State Program Formula Allocation Summary

Under the **Community Development Block Grant (CDBG) Program**, HUD directly funds cities over 50,000 in population and counties over 200,000 in unincorporated population. By law, 70% of the total annual CDBG appropriation must go to such “entitlement” communities. The 30% balance is allocated to States for allocation to “non-entitlement” communities through distribution procedures developed by each State. In Florida, there are 66 “entitlement” cities and counties receiving direct funding allocations from HUD. All others receive funding through the State of Florida.

The *Housing and Urban Development Act of 1974*, as amended mandates the formula to be used in determining the amount of funds to be granted to each “entitlement” community and to each State for administering the “non-entitlement” program. These amounts are calculated annually using the latest available census figures and the following formula: A percentage share of the national non-entitlement allocation is determined using **either** the state’s population and number of persons living below the poverty level **or** the age of the State’s housing stock, the amount of housing overcrowding, and growth lag vis-à-vis other states. Whichever of the figures results in a higher relative percentage share is the one used in dividing the national appropriation between the states.

This same formula is used to allocate non-entitlement funds received by localities and the States under the **Emergency Shelter Grants (ESG)** program. However, a threshold is established for funding entitlement communities and amounts earmarked to communities falling below that threshold are re-allocated to the states along with the states’ regular set aside of 30%.

Therefore, there are fewer communities receiving direct ESG monies than there are receiving CDBG entitlement funds where no minimum threshold exists. In aggregate, the states actually receive about 46% of the annual ESG appropriation.

Sixty percent of the national **HOME** appropriation is reserved for entitlement communities and 40% to the states. As with the ESG program, there is a threshold amount which entitlement cities must achieve in order to be funded so the number of HOME entitlement communities (Participating Jurisdictions) is again less than the number of CDBG entitlements. The funding formula for distributing these monies contains the following factors: relative inadequacy of housing supply, supply of substandard rental housing, number of low-income families in rental housing units needing rehabilitation, housing production costs, incidence of poverty, and fiscal incapacity to carry out housing activities.

Ninety percent of funds allocated under the **Housing Opportunity for Persons With AIDS** (HOPWA) program goes to those states and localities which have the largest number of cumulative AIDS cases. Not all states and few CDBG entitlement communities receive HOPWA funds. The remaining ten percent of the national appropriation is reserved for a nationwide competition announced annually. In Florida, the state receives an annual allocation of HOPWA funds as do seven cities, which receive their funding directly from HUD.

More information on HUD's formula allocation process for states can be found at:
http://www.hud.gov/offices/cpd/about/cpd_programs.cfm